

Listing of Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1-33 (Cancelled)

34. (Previously Presented) A process for electronically authorizing and initiating payment, comprising:

receiving payment information including a date which pre-dates a due date of a payment by an amount of time corresponding to a time period for making payment in a particular manner;

displaying the received payment information in the form of a check with the date displayed as a date of the check;

receiving a user authorization to proceed with the payment; and

transmitting an instruction to initiate the payment in the particular manner on the check date based on the received user authorization.

35. (Previously Presented) A process according to claim 34, wherein:

the particular manner of making payment is one of a first type payment mode and a second type payment mode;

if the particular manner of payment is the first type payment mode, the check date pre-dates the due date of the payment by a first amount corresponding to the time period for making the payment using the first type payment mode; and

if the particular manner of payment is the second type payment mode, the check date pre-dates the due date of the payment by a second amount, different than the first amount, corresponding to the time period for making the payment using the second type payment mode.

36. (Previously Presented) A process according to claim 35, wherein:

the first type payment is payment by hard copy check; and

the second type payment is payment by an electronic fund transfer.

37. (Previously Presented) A process according to claim 34, further comprising:
 - receiving another user authorization to proceed with the payment on a periodic basis;
 - wherein the transmitted instruction is also an instruction to initiate the payment in the particular manner on a periodic basis after the check date based on received other user authorization.
38. (Previously Presented) A process according to claim 34, further comprising:
 - receiving payment status information; and
 - displaying the received payment status information.
39. (Previously Presented) A process according to claim 38, wherein:
 - the displayed payment status information includes an indication that the payment has been made.
40. (Previously Presented) A process according to claim 34, further comprising:
 - receiving other payment information including another date which pre-dates a due date of another payment by the amount of time corresponding to the time period for making payment in the particular manner;
 - displaying the other payment information in the form of another check with the other date displayed as a date of the other check;
 - receiving a user command to modify the displayed other check date;
 - displaying the other payment information in the form of the other check with the modified other check date, based on the user command;
 - receiving another user authorization to proceed with the other payment; and
 - transmitting another instruction to initiate the other payment in the particular manner on the modified other check date based on the received other user authorization.
41. (Previously Presented) A process according to claim 34, wherein the received payment information includes multiple biller identifiers, each representing a respective biller, and further comprising:

receiving a user command selecting one of the multiple biller identifiers;

wherein the displayed payment information includes a name of the biller represented by the selected biller identifier as a payee on the check, the check date is a date associated with a due date of a bill of the selected biller and is displayed based upon selection of the biller, and the transmitted instruction initiates the payment to the displayed check payee.

42. (Previously Presented) A process according to claim 34, further comprising:

receiving bill information; and

displaying the received bill information with the received payment information on the single screen.

43. (Previously Presented) A process according to claim 42, further comprising:

displaying, on the single screen, at least one of a first indicator which can be activated by a user command to access terms and conditions associated with the displayed bill information, a second indicator which can be activated by a user command to access advertisements; a third indicator which can be activated by a user command to access customer care.

44. (Previously Presented) A system for generating an electronic payment authorization, comprising:

a processor configured to receive payment information including a date which pre-dates a due date of a payment by an amount of time corresponding to a time period for making payment in a particular manner;

a display configured to display the received payment information in the form of a check with the date displayed as a date of the check;

an input device configured to receive a user authorization to proceed with the payment; and

wherein the processor is further configured to generate an instruction initiate the payment in the particular manner on the check date based on the received user authorization.

45. (Previously Presented) A system according to claim 44, wherein:

the particular manner of making payment is one of a first type payment mode and a second type payment mode;

if the particular manner of payment is the first type payment mode, the check date pre-dates the due date of the payment by a first amount corresponding to the time period for making the payment using the first type payment mode; and

if the particular manner of payment is the second type payment mode, the check date pre-dates the due date of the payment by a second amount, different than the first amount, corresponding to the time period for making the payment using the second type payment mode.

46. (Previously Presented) A system according to claim 45, wherein:

the first type payment mode is payment by hard copy check; and

the second type payment mode is payment by an electronic fund transfer.

47. (Previously Presented) A system according to claim 44, wherein:

the input device is further configured to receive another user authorization of payment on a periodic basis;

the processor is further configured to generate the instruction to initiate the payment in the particular manner on a periodic basis after the check date based on the received other user authorization.

48. (Previously Presented) A system according to claim 44, wherein:

the processor is further configured to receive payment status information;

the display is further configured to display the payment status information.

49. (Previously Presented) A system according to claim 48, wherein:

the again displayed information includes a cancelled check stamp as an indication that the payment status is that the payment has been made.

50. (Previously Presented) A system according to claim 44, wherein:

the processor is further configured to receive other payment information including another date which pre-dates another due date of another payment by the amount of time corresponding to the time period for making payment in the particular manner;

the display is further configured to display the other payment information in the form of another check with the other date displayed as a date the other check;

the input device is further configured to receive a user command to modify the displayed other check date;

the display is further configured to display the other payment information with the modified check date, based on the user command;

the input device is further configured to receive another user authorization to proceed with the other payment; and

the processor is further configured to generate another instruction to initiate the other payment in the particular manner on the modified check date based on the received other user authorization.

51. (Previously Presented) A system according to claim 44, wherein:

the received payment information includes multiple biller identifiers each representing a respective biller;

the input device is further configured to receive a user command selecting one of the multiple biller identifiers;

the displayed payment information includes a name of the biller represented by the selected biller identifier as the payee on the check; and

the processor is further configured to generate the instruction to initiate the payment to the displayed check payee.

52. (Previously Presented) A system according to claim 44, wherein:

the processor is further configured to receive detailed bill information; and

the display is further configured to display the received bill information with the received payment information on the single screen.

53. (Previously Presented) A system according to claim 52, wherein:

the display is further configured to display, on the single screen, at least one of a first indicator which can be activated by a user command to access terms and conditions associated with the displayed bill information, a second indicator which can be activated by a user command to access advertisements; a third indicator which can be activated by a user command to access customer care.

54. (Previously Presented) A single screen display for electronically presenting bill payment information, comprising:

a named payee; and

a date which pre-dates a due date, of a payment to the selected biller named in the payee area, by an amount of time corresponding to a time period for making payment in a particular manner;

wherein the named payee and the date are displayed in a check format.

55. (Previously Presented) A single screen according to claim 54, further comprising:

a listing of multiple billers;

wherein the named payee represents one of the multiple billers selected from the listing.

56. (Previously Presented) A single screen according to claim 54, further comprising:

a periodic payment information area in the check format, including selectable periodic payment periods.

57. (Previously Presented) A single screen according to claim 54, further comprising:

an indication of the status of the payment.

58. (Previously Presented) A single screen according to claim 57, wherein the indication is a cancelled check stamp.

59. (Previously Presented) A single screen according to claim 54, further comprising:

Applicant: Kitchen et al.
Filed: June 28, 2001
Response to Office Action

detailed bill information.

60. (Previously Presented) A single screen according to claim 59, further comprising:
at least one of a first indicator which can be activated by a user command to access terms and conditions associated with the displayed bill information, a second indicator which can be activated by a user command to access advertisements; a third indicator which can be activated by a user command to access customer care.